

Not Wholly Unpleasant.  
The pretty girl from Gotham had returned from a walk.  
"The boys out here are decidedly free in their manners," she said. "I passed a group of them on a corner a little while ago, and one of them said, 'loud enough for me to hear: 'Gee, she's a good-looking, isn't she?'"  
"That was awfully impolite," observed her wild Western cousin, "and I don't wonder it offended you."  
"No, it didn't offend me, but I thought it was—extremely unceremonious."—Chicago Tribune.

## PAINFUL PERIODS

Suggestions How to Find Relief from Such Suffering.



While no woman is entirely free from periodical suffering, it does not seem to be the plan of nature that women should suffer so severely. Menstruation is a severe strain on a woman's vitality. If it is painful or irregular something is wrong which would be set right or it will lead to a serious derangement of the whole female organism.

More than fifty thousand women have testified in grateful letters to Mrs. Pinkham that Lydia E. Pinkham's Vegetable Compound overcomes painful and irregular menstruation.

It provides a safe and sure way of escape from distressing and dangerous weaknesses and diseases.

The two following letters tell so convincingly what Lydia E. Pinkham's Vegetable Compound will do for women, they cannot fail to bring hope to thousands of sufferers.

Miss Nellie Holmes of 540 N. Davidson Street, Buffalo, N. Y., writes:

Dear Mrs. Pinkham:—  
"Your medicine is indeed an ideal medicine for women. I suffered miserably for years with painful periods, headaches, and bearing-down pains. I consulted two different physicians but failed to get any relief. A friend from the East advised me to try Lydia E. Pinkham's Vegetable Compound. I did so, and no longer suffer as I did before. My periods are natural; every ache and pain is gone, and my general health is much improved. I advise all women who suffer to take Lydia E. Pinkham's Vegetable Compound."

Mrs. Tillie Hart, of Larimore, N. D., writes:

Dear Mrs. Pinkham:—  
"I might have been spared many months of suffering and pain had I only known of the efficacy of Lydia E. Pinkham's Ask Mrs. Pinkham's Advice—A Woman Best Understands a Woman's Ills."

English Shopkeepers.

The upper class in England is sinking; the middle is rising rapidly, and those who belong to the former keep shops in assumed names, while those who belong to the latter endeavor to conceal that they themselves are connected with trade. The conversation of both, however, betrays that they are shopkeepers.—London Truth.

## BABY'S AWFUL ECZEMA

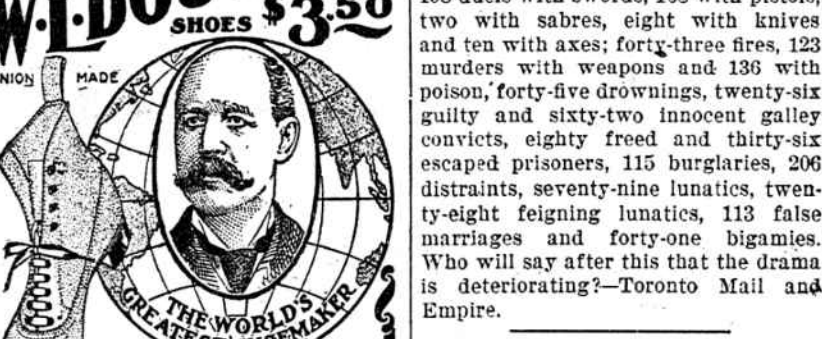
Face Like Raw Beef—Thought She Would Lose Her Ear—Healed Without a Blemish—Mother Thanks Cuticura.

"My little girl had eczema very bad when she was ten months old. I thought she would lose her right ear. It had turned black, and her face was like a piece of raw meat, and very sore. It would bleed when I washed her, and I had to keep cloths on it day and night. There was not a clear spot on her face when I began using Cuticura Soap and Ointment, and now it is completely healed, without scar or blemish, which is more than I had hoped for. (Signed) Mrs. Rose Ether, 291 Eekford St., Brooklyn, N. Y."

## A Moorish Fondness.

The Moors are very fond of new-made bread, and have a feast on it whenever they can get the excuse. In fact, they carry their desire for it to such an extent that it was necessary to pass a law forbidding the making of bread on one day during the week. All the stale bread used to be thrown away, but now it has to be eaten, as it is against the law of the Moor to waste food.

## W. L. DOUGLAS SHOES \$3.50



W. L. DOUGLAS MAKES AND SELLS MORE MEN'S \$3.50 SHOES THAN ANY OTHER MANUFACTURER IN THE WORLD. \$10,000 REWARD to any one who can disprove this statement.

W. L. Douglas \$3.50 shoes are the greatest comfort in the world because of their excellent style, easy fitting and superior quality. They are just as good as those that cost from \$5.00 to \$10.00. W. L. Douglas \$3.50 shoes cost more to make, hold their shape better, wear longer, and are of greater value than any other shoe on the market. Look for it. Take no substitute. W. L. Douglas \$3.50 shoes are sold through his own retail stores in the principal cities, and by shoe dealers everywhere. Write for where you live. W. L. Douglas shoes are within your reach.

"The Best I Ever Wore."

"I write to say that I have worn your \$3.50 shoes for the past few weeks, and find them to be the best I ever wore. I have been told that your shoes were the best, and now I know it. I have been told that your shoes were the best, and now I know it. I have been told that your shoes were the best, and now I know it."

W. L. Douglas has the largest shoe mail order business in the world. Write for a free catalog. 25 cents extra for postage. Write for illustrated Catalogue of Spring Styles.

W. L. DOUGLAS, Brockton, Mass.

"Counting His Chickens."  
Editor Ley, of the Florida Christian Advocate, announces editorially that he has six hens which during the coming three years will hatch 26,346 chickens, half of which will die prematurely, the other half he will broil and eat, and at the beginning of the fourth year he will have 25,345 laying hens and pullets. From these, he says, he will have an income of \$13,391 a year. Being a preacher, he doesn't blame him for reaching out for all the chickens he can get.—Punta Gorda (Fla.) Herald.

## MILWAUKEE BANKER SHORT

Frank G. Bigelow, President of First National, Confessed Defaulter.

## LOSES \$1,500,000 SPECULATING

Arrested at His Home on Charge of Embezzlement and Later Released on Twenty-Five Thousand Dollars' Bail—Henry G. Goll, Assistant Cashier, His Tool.

Milwaukee, Wis.—Frank G. Bigelow, President of the First National Bank, and last year President of the American Bankers' Association, is a confessed defaulter to the extent of about \$1,300,000.

He was arrested charged with the embezzlement of over \$100,000 of the bank's funds and released in \$25,000 bail to appear before the next Federal Grand Jury. A warrant was also to have been issued for Henry G. Goll, one of the assistant cashiers.

The First National Bank will weather the storm. Leading business men signed and issued a statement announcing that they would subscribe a total of \$1,035,000 to make good the shortage.

In anticipation of a run, Chicago came to the aid of local institutions with \$2,000,000 in currency, one of which was in the First National Bank before the news of the defalcation became known.

## Speculated in Wheat.

It appears that Mr. Bigelow has been speculating in wheat for weeks. He had made some investments that had swept away his private fortune, and had turned to the bank's funds in the hope of recuperating his losses by deals in wheat. His son, Gordon Bigelow, was a member of Tracy & Co., brokers on the Chicago Board, and it is said that his father's investments were largely made through him.

When the bank's funds were to be used Mr. Bigelow, according to the directors, effected a combination with some bookkeepers and the assistant cashier, Henry G. Goll. He took the bank's surplus and charged up the money taken to Chicago correspondent banks, but the other night, while working on the books, a bookkeeper not in the deal, discovered an incorrect entry. He notified Charles F. Pfister, of the Pfister & Vogel Company, one of the directors of the bank, and a meeting of the directors was called, when steps were taken to prevent a collapse.

Bigelow was asked to explain, and the full amount appropriated by Mr. Bigelow was \$1,500,000, but he has made restitution in the shape of real estate and securities sufficient to reduce the amount to \$1,300,000. The Board of Directors decided to meet the issue in a straightforward manner, and formulated a pledge, which was immediately signed by members of the board, whose aggregate wealth will probably approximate \$25,000,000, to more than make good the shortage.

The capital stock of the bank is \$1,500,000 and the undivided surplus amounts to \$1,200,000. The personal guarantee of the directors more than covers the defalcation, and with the surplus and undivided profits which the bank carries over and above its capital, it is announced that the institution is more solid than it was before the defalcation became known. Charles F. Pfister heads the guarantee list with \$600,000.

## TRAIN BURIED IN TUNNEL.

Four Killed in Wreck on the Union Pacific West of Cheyenne, Wyo.

Cheyenne, Wyo.—The engineer and fireman, a brakeman and an unknown tramp were killed in a wreck at Edison Tunnel, on the Union Pacific, about 100 miles west of Cheyenne, when the west approach of the tunnel caved in and buried a portion of the train under thousands of tons of earth and rock. The rest of the train left the track, completely choking the long tunnel.

Relief trains, with wrecking outfits, steam shovels and hundreds of laborers, were hurried to the scene from Rawlins and Laramie.

## EARTHQUAKE IN ENGLAND.

People Badly Scared, But Little Damage So Far Reported.

London, England.—An earthquake, lasting several seconds and occasioning much alarm, was felt about 2 o'clock in the morning throughout Derbyshire and Yorkshire and in adjacent districts.

There was trifling damage to walls and roofs in some places, and movable articles were severely shaken, but nothing serious is yet reported.

## FRENCH NAVAL PLANS STOLEN.

Rooms of the Director of Construction at Toulon Ransacked.

Paris, France.—The rooms occupied by the Director of Naval Construction at Toulon were ransacked. The Journal states that valuables and money were not touched, but that documents and plans were carried off.

## Cossacks Wound Many.

Cossacks wounded many children, women and men in breaking up a festival in Caucasus.

## Sporting Brevities.

For \$300,000 the Boston National League Club was sold to Frank V. Dunn.

The Debonnet won the Prince of Monaco's Cup at the Monaco motor boat races.

Forty thousand persons saw the opening National League championship game at the Polo Ground, in which the Giants defeated Boston by 10 to 1.

Philip J. Dwyer is named as the purchaser of the controlling interest in the Queens County Jockey Club, hitherto held by three sisters of the late Thomas D. Reilly.

## TEXAS LEGISLATOR SHOT

John M. Pinckney and Two Others Killed in Street Riot.

## Prohibitionists and Their Opponents Clash

After Recent Elections at Hempstead, Texas.

Hempstead, Texas.—At a mass meeting called to petition the Governor to send Rangers to enforce the local option law, J. N. Brown, a leading lawyer and staunch anti-Prohibitionist, began shooting. Many other persons followed suit, and three men were killed, one man was fatally injured and two others were severely wounded.

The dead are: J. N. Brown, Congressman John M. Pinckney and Tom Pinckney, brother of the Congressman.

John Mills, a leading Prohibitionist, was also shot. "Doc" Tompkins, private secretary to Congressman Pinckney, and Rolling Brown, son of J. N. Brown, were severely wounded.

There were many armed men in the streets at night, but it was not believed there would be any more trouble.

The Governor sent Rangers and a special train from Houston with surgeons to attend the wounded. There has been bitter feeling here for several years over the Prohibition question, and the recent election, when the "anti-tis" failed to gain the victory they had expected, added to it. The whole country has been divided into factions as a result.

Houston, Texas.—The Adjutant-General left Austin shortly before midnight for Hempstead on a special train with half a dozen Rangers. At Manor the local military company was picked up. Troops arrived at Hempstead early in the morning. The town was quiet, but the feeling was tense.

## Mr. Pinckney's Career.

Representative John McPherson Pinckney (Democrat) was born in Grimes County, Texas, on May 4, 1845, and educated in the public schools.

He served for four years in the Civil War with the Fourth Texas Regiment, Hood's Texas Brigade.

For ten years he was District Attorney for the Twenty-third Judicial District of Texas, and three years as County Judge of Waller County.

In November, 1903, he was elected to Congress to fill the vacancy caused by the resignation of T. H. Ball.

## SERVANTS SHOT IN KITCHEN.

Miss Tillie May Forney Finds the Woman Dead, Man Dying.

Philadelphia, Pa.—Miss Tillie May Forney, daughter of the late Colonel John W. Forney, publisher and editor, discovered her two servants, one dead, the other fatally wounded, in the kitchen of the Forney mansion the other night. The butler, Samuel Barnes, or Smith, colored, thirty years old, sat at a table, his head leaning on his hand. Margaret Toner, white, fifty years old, cook in the family for twenty years, was lying on a settee. Both were shot in the head, and a revolver was found near the body of the woman.

An empty whisky flask in the negro's pocket and a pitcher and glasses in which there had been beer indicate that the servants had been drinking heavily. The butler died three hours after being found.

Miss Forney was the only other person in the house, and neither she nor the neighbors heard the shots. The police could not explain the tragedy.

## CIGARETTE SMOKERS FINED.

Many Arrests Reported in Indianapolis—One Victim Will Appeal.

Indianapolis, Ind.—Local officers throughout the State, acting under instructions from police boards, began the enforcement of the anti-cigarette law, and a large number of arrests were reported—not of dealers, but of persons found smoking cigarettes, or having cigarette paper in their possession. In every case the person arrested was fined where trial was held.

John E. Lewis, a well-known citizen, was fined \$25 and will appeal the case.

## SERIOUS FIRE ON CAPE COD.

Five Hundred Acres Burned Over—Change of Wind Saved Hamlet.

Hyannis, Mass.—More than 500 acres of forest, meadow and pasture land were burned over by a fire that broke out at noon in the brush near the West Barnstable road, two miles west of this village. No buildings were destroyed, although at one time many were threatened. At Happy Hollow, a settlement of colored people, household effects have been hastily removed to a place of safety when a shift in the wind saved the hamlet.

## RUSSIAN OFFICER SHY \$30,000.

Gambles Away Funds For War Supplies and Fleets Country.

St. Petersburg, Russia.—An officer named Kasperoff, belonging to the Commissariat Department of the War Office, who had large sums at his disposal to purchase supplies for the Army, has defaulted to the amount of \$30,000 and fled abroad. He had lost money in gambling.

## Woodruff Again Marries.

Former Lieutenant-Governor Woodruff, of New York State, married Miss Isabel Morrison at the bride's home in New York City.

## For Zemstvo Governments.

Plans for the extension of zemstvo governments to Siberia and Finland have been inaugurated by the Czar.

## Earthquake's Awful Record.

An official estimate of the loss of life in the recent earthquake in India places the number at not over 15,000.

## Yield of Wheat Heavy.

The yield of wheat, oats and barley on the Pacific coast will be the heaviest for several years, says Bradstreet's.

## News of the Toilers.

Warwick furniture employees, at Pottstown, Pa., will receive a 10 per cent. increase in wages.

## ALL RUSSIA IN TURMOIL

Wholesale Anarchy and Disruption Feared by Government.

## POSSIBLE REBELLION OF ARMY

Liberal Hope For a Constitution Lies in Ultimate Defeat of the Czar by Japan—Arrests Made on All Sides—Poland and Other Provinces Are Heavily Policed.

St. Petersburg, Russia.—Not only the future of the war in the Far East, but the fate of the whole program of internal reform to which Emperor Nicholas stands committed seemed to lay upon the issue of the sea battle between Rojstevsky and Togo. The Government undoubtedly would be greatly strengthened, at least for the moment, by a victory decisive enough to change the war situation.

The Liberals have been impatient at the delay and suspicious of every move of the Government. They have been convinced that if victory comes to the bureaucracy, to which the realization of reforms has been assigned by the Emperor, will be able, despite the clamor throughout the country, to keep the execution of these reforms in their own hands, which of course, in their opinion, would mean their eventual dissipation in a labyrinth of endless commissions.

Practically the interior administration has been conducted through a police regime. Already there has been everywhere evidences of return to Von Pliehe methods. Domiciliary visits and arrests by scores and hundreds are reported in every part of the empire, and meetings of all classes of the people have been forbidden and broken up by the police under the direction of the local government. Even zemstvo meetings in Vladimir, Elizabetopol, Orel, Tiflis and Livadia have been closed. Of course the Government properly argued that it could not fold its arms and see the flames of revolution fanned by agitators, but it was noticeable that such spokesmen of reaction as Prince Meshchersky, editor of the Grashdanin, have again boldly proclaimed the doctrine of repression, and "Intelligentsia" as lunatics. "Russia has suddenly become a vast lunatic asylum," says the Grashdanin, "and unless mad people are locked up and placed out of harm's way there is no predicting where all this idiosyncy will end."

In the meantime the Easter holidays and May Day were passed with extreme anxiety both by the authorities and the public. The Social Democrats and Revolutionaries have planned demonstrations on an extensive scale. They seemed to have plenty of funds, furnished both from abroad and by wealthy sympathizers in Russia. The wildest stories of plans for blowing up the members of the imperial family, Ministers and palaces and of pillage and murder of the nobility and the wealthy have been current, especially in aristocratic drawing rooms, and many society people, thoroughly frightened, have made preparations to go abroad.

Large reinforcements of troops, and especially of Cossacks, have been brought to St. Petersburg. Arrests and searches of the lodgings of suspects continue, but even General Trepoft, although he has been making every measure of precaution, did not seem to know exactly what to expect. That he anticipated trouble and bloodshed was apparent from the fact that he had notified all manufacturers to guard against incendiarism, and through house porters had warned every family that women and children must remain off the streets.

Polish Cities in State of Siege.

Although disorders more or less serious have been anticipated everywhere, Poland and the Baltic provinces probably are the storm center. General Maximovitch, Governor-General of Warsaw, just returned to his post after a conference here, clothed with almost dictatorial powers. All the Polish cities have been in a state of minor siege, but the Governor-General was authorized to declare martial law, and ample troops have been furnished.

There were many disquieting reports of disaffection of troops, and the names of regiments, even in the Imperial Guards, were given as having been given over to "the cause of liberty." The military authorities, however, said there was no question of the loyalty of the troops and that orders would be obeyed. They admitted, however, that the revolutionaries have pushed their propaganda among the soldiers with great earnestness. Special regulations have been instituted to keep the army free from contamination, and these have been enforced in individual cases, both of officers and men, who have been found to be in communication with revolutionaries. Such cases, the authorities declared, have been detected, particularly among Jews, and severely punished, but the authorities are confident that no units have been affected.

## Some Troops Ready to Mutiny.

Independent investigation seemed to bear out the official contention, except as to the Caucasus, where, according to private advices just received, the troops were badly fed, and were on the verge of mutiny and ready to join the revolutionaries. These advices represented that the situation bordered on anarchy, with the revolutionaries in practical control.

## WOMAN DIED OF FRIGHT.

Scared by a Mississippi Cyclone Which Damaged a Town.

Mobile, Ala.—News was received here that considerable damage was done by a cyclone which struck the neighborhood of Newton, Miss., and caused the death from fright of Mrs. J. J. Nicholson. When the storm broke she fell unconscious in her yard and never recovered.

Five buildings, six stores, and numerous barns and fences were destroyed.

## Personal Gossip.

Giacomo Caponi, dean of the foreign correspondents at Paris, has just retired. He served the Tribune, of Rome, there for many years.

The Lokai Anzeiger says that the Czarowitz has been ill, and that a specialist in children's diseases was summoned to attend him at Tsarskoe-Selo.

Archbishop Mesmer, of Milwaukee, Wis., has had to ask police protection against the importunities of beggars, following an article in a local newspaper telling of his liberality as a giver.

## JOSEPH JEFFERSON DIES

Noted Actor Passes Away in His Florida Home.

## Illness of Some Days Had Prefaced the End—His Family at the Bedside.

West Palm Beach, Fla.—Joseph Jefferson died at 6:15 o'clock at night, at his home, The Reefs, Palm Beach, of pneumonia. At his bedside with the medical attendants were his wife; two of his sons, Charles B. and Frank; his granddaughters, Marion Jefferson and Mrs. C. Symons, and his faithful old servant, Carl Kettler.

He expressed a desire to see the ocean during his last few moments, and wanted to be left to die as peacefully as he had lived while at The Reef. The parting with his family was calm and resigned.

The body was taken from Palm Beach on a special train to Buzzard's Bay, Mass., accompanied by the members of the family who were here.

Since his last sinking spell, after a rally on Thursday morning, which was followed by apparent improvement until Friday, the family had been waiting for the end. Mr. Jefferson's condition on Saturday night grew steadily worse, and the family, who had retired, were summoned. The patient's condition continued to grow worse all through the day, and the brief bulletins from the bedside contained no words of encouragement.

The sickness was contracted, it is believed, while on a recent visit to Mr. Jefferson's son, Charles B. Jefferson, at Hope Sound, a few miles above Palm Beach, where the actor went to meet ex-President Cleveland. It is believed that from a slight indisposition in eating there he suffered an attack of indigestion.

## Mr. Jefferson's Career.

Joseph Jefferson was of the fourth generation of the Jefferson family of actors. The first of the family whose name is recorded in the theatrical annals of Great Britain was Thomas Jefferson, who was born in 1728 and died in 1807. He was an actor of more than respectable repute in the time of Garrick.

The second of the Jeffersons, Joseph, a son of Thomas, born in 1774, crossed the Atlantic Ocean in 1795, and for nearly two score years thereafter was one of the best liked actors in this country. With the famous old Chestnut-Street Theatre, in Philadelphia, his name is inseparably connected. This Joseph Jefferson was a comedian of versatile powers. He had many children. Thomas, his eldest son, was an actor, who died young, and his young manhood, John another son, also an actor, died young; Euphemia, who became an actress, married William Anderson, and was the mother of Mrs. G. C. Germon and Mrs. Judah, and the grandmother of Elsie Gorman; Elizabeth was an actress of distinction. The other children of the first Joseph Jefferson did not take the stage, except Joseph, his second son, who was born in 1804. He married Mrs. Thomas Burke. He was a country manager, often in hard luck, and an actor of respectable attainments. His son Joseph, born February 20, 1829, in Philadelphia, was the Jefferson of our own era, the great Rip Van Winkle.

## His Childhood and Youth.

Young Joseph, besides having a theatrical ancestry from whom he might have been expected to inherit the dramatic gift, was trained to the footlights almost from his infancy. The celebrated "Jim Crow" Rice employed him in his darky song and dance when the child was only four years of age. He was carried on the stage in a large bag, from which he emerged in the guise of a little colored person, the very counterpart of the grown-up Jim Crow, whose singing and dancing he imitated to perfection. In 1837 he took part in a broadsword combat, a la Master Crummies, on the stage of the Franklin Theatre, in New York.

His parents were then engaged. During the next twelve years the family were strolling actors, traveling in the West and South. Joseph passed about three months at school in all his boyhood. He suffered many hardships and privations, but he mastered his art.

Mr. Jefferson acted Rip Van Winkle, the part he made famous, throughout the United States. He has been publicly claimed by one of the officers of the society that immortal precedent has established his right to have an interest both as seller and buyer in securities sold to the society. A challenge of this sort has never been proposed to several hundred thousand people in the United States without finding some one to take it up. It is the intention of this suit, among other things, brought on behalf of one, among all others wishing to join him, to test this immortal precedent and ascertain whether it is in accord with the precedents which govern courts of equity and Grand Juries.

## CHIEF KILLED IN FIRE.

Old Ridley Store, in Grand Street, New York City, Destroyed.

New York City.—What was left of the old Ridley store building on the south side of Grand street and the west side of Orchard street went up in a fire alarm blaze which began about 5 o'clock at night.

In the building were the offices of the east side branch of the Van Norden Trust Company, and the fire broke out on the second floor, just over the Acting Battalion Chief W. J. Wieland, who was on a ladder and sustained injuries from which he died later.

## English Arrest a Russian.

A Russian calling himself Vladimir Antoritch, but carrying a passport made out in another name, has been arrested on the fortified island of Brani, and was arraigned at Singapore, Straits Settlements, on the charge of being on Government property without authority. He is believed to be a spy.

## Minister Aspiror Buried.

The funeral of the late Ambassador Aspiror took place at Mexico City, Mexico.

## Murder at Breakfast.

Ed Rogers was shot by a Frenchman, whose name has not been learned, at the Spanish farm in the town of Greene, Me. The murderer then killed himself with the same revolver. The men were employed by H. L. Keyser, and were at breakfast with the other employees of the farm.

## Stop Run on Bank.

Jags containing \$20,000,000 carried in the view of depositors checked in the First National Bank of Milwaukee, Wis.

## EQUITABLE UNDER FIRE

Policy Holder Brings Suit Against the Big Insurance Company.

## WANTS SHARE OF THE SURPLUS

Colonel J. Wilcox Brown Through His Attorneys Alleges Illegal Retention on the Part of the Officers of the Society of Funds Rightfully Belonging to the Policy Holders.

New York City.—A suit asking for the appointment of a receiver for the \$80,000,000 surplus of the Equitable Life Assurance Society was begun in the United States Circuit Court here by Colonel J. Wilcox Brown, of Maryland, on behalf of himself and all other policy holders who may be similarly situated. The action is based on the broad allegation that the complainant and other policy holders have never shared in the surplus to the extent to which they were entitled by law and by their contracts with the Equitable, but that instead the surplus has been accumulated and is in fact used for the ulterior purposes of the group of men who control the organization.

Representing Colonel Brown are Dos Passos Bros., and Battle & Marshall, of this city, and Joseph D. Junkin, of Philadelphia, Pa. George Gordon Battle, of Battle & Marshall, explained the purpose of the suit as follows:

"This is an ordinary policy holders' suit. The plaintiff, Colonel J. Wilcox Brown, a citizen of Maryland, consulted us last autumn concerning his policy in the Equitable Society. He had a policy for \$25,000, taken out in 1867, changed as to terms in 1872. He had elected to have his share in the surplus of the society applied in reduction of premium in the earlier stages of his connection with the society. These reductions had been very considerable, but, although the business of the society enormously increased, there was no material further reduction in the premiums. On application to the society he had been told the usual story that all of this was due to a lowering of profits on investments caused by the fact that rates of interest in later days were much lower than in 1867."

"We were obliged to advise Mr. Brown when he first consulted us that we saw no basis for a suit. There was no proof then in our possession that the portion of the surplus properly applicable to diminishing his premiums was misappropriated by the society."

## Illegal Retention Alleged.

"Recent events, however, have shown clearly that the huge surplus accumulated by the society is not legally retained from the policy holders, nor lawfully used from it. The affairs of the society are in considerable confusion, and the vast fund collected together by the methods which the society has employed is now claimed as the property of the society and its stockholders. The old charter of the society providing that the company shall be a mutual company and that all of the profits shall be apportioned equitably among the policy holders, except a dividend of seven per cent. to the stockholders, is now attempted to be swept aside by the present claims of the stockholders of the society."

"We have therefore advised Mr. Brown, in the light of these facts, that he and all other policy holders have a just and clear right to this fund. The continued subtraction from their equitable shares in the surplus have been lawfully made from it. The law for legitimate insurance business, but for an ulterior purpose. This purpose plainly now appears to have been to build up a great fund, beyond any possible needs of the society, to which the society and its stockholders could subsequently lay claim. The claim has now been made. This claim has taken the present case out of all past precedents in which the company has figured as honestly accumulating its surplus for the purpose of making a legitimate insurance business."

"The present situation is further differentiated from past suits by the fact that there appears to have been a further object of this accumulation in the holding of this great fund by the stockholders and officers elected by them as free assets for speculation schemes in which they were personally interested. It has been publicly claimed by one of the officers of the society that immortal precedent has established his right to have an interest both as seller and buyer in securities sold to the society. A challenge of this sort has never been proposed to several hundred thousand people in the United States without finding some one to take it up. It is the intention of this suit, among other things, brought on behalf of one, among all others wishing to join him, to test this immortal precedent and ascertain whether it is in accord with the precedents which govern courts of equity and Grand Juries."

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